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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY (TRENTON) Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

Authorized Agent for Secured Creditor 130 Clinton Road, Lobby B, Suite 202 Fairfield, NJ 07004

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Shauna Deluca, Esq. (SD-8248)

In Re:

Ramesh Ramjiawan,

Debtor.

by Clerk U.S. Bankruptcy Court District of New Jersey

Order Filed on May 29, 2019

Case No.: 18-18164-CMG

Chapter: 7

Hearing Date: May 28, 2019

Judge: Christine M. Gravelle

Recommended Local Form:

■ Modified

ORDER VACATING STAY

The relief set forth on the following page, is hereby **ORDERED**.

DATED: May 29, 2019

Honorable Christine M. Gravelle United States Bankruptcy Judge Page 2

Debtors: Ramesh Ramjiawan Case No.: 18-18164-CMG

Caption of Order: Order Vacating Stay

Upon the motion of Ditech Financial LLC, ("Secured Creditor") under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in regard to the following:

☑ Real property more fully described as:

7 Spring Drive, South Brunswick, NJ 08810.

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale, or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.